

Emporium TPO LLC

Initial Disclosure Job Aid

Last Updated: YYYYMMDD

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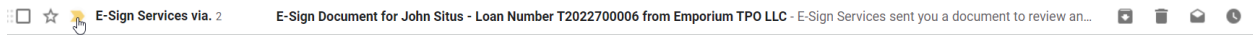
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1. Introduction

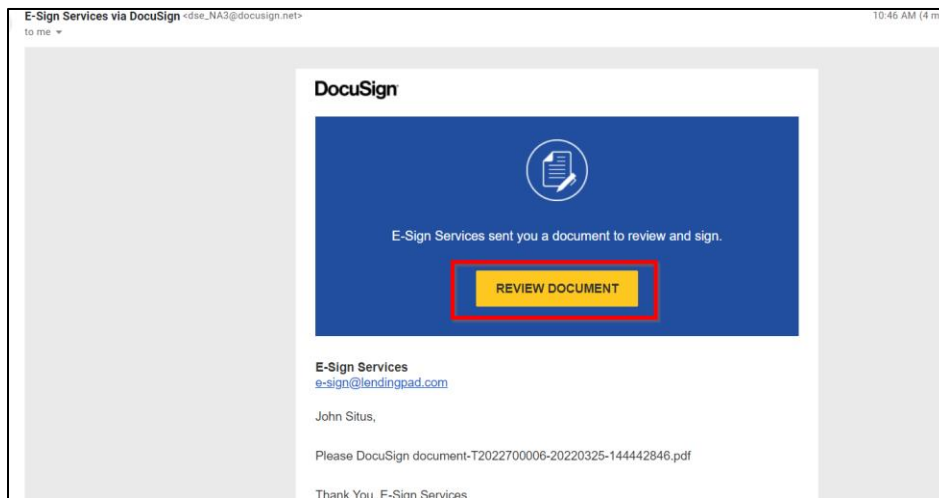
Emporium clients can utilize this tutorial to walk the borrower through receiving, opening, consenting, and signing the initial disclosures.

2. Initial Disclosures- eConsent/eSign

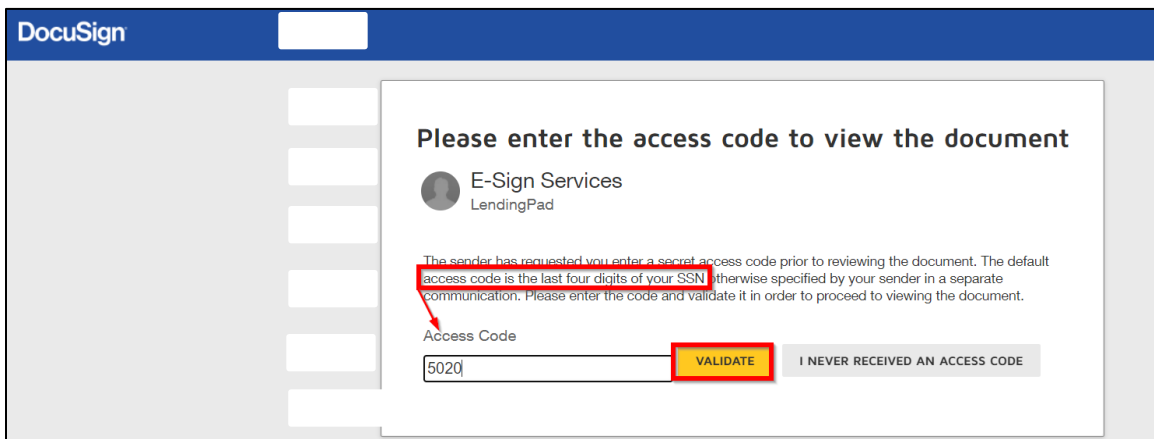
Borrower(s) will receive an email.



When the borrower(s) opens the email, borrower should click 'REVIEW DOCUMENT'

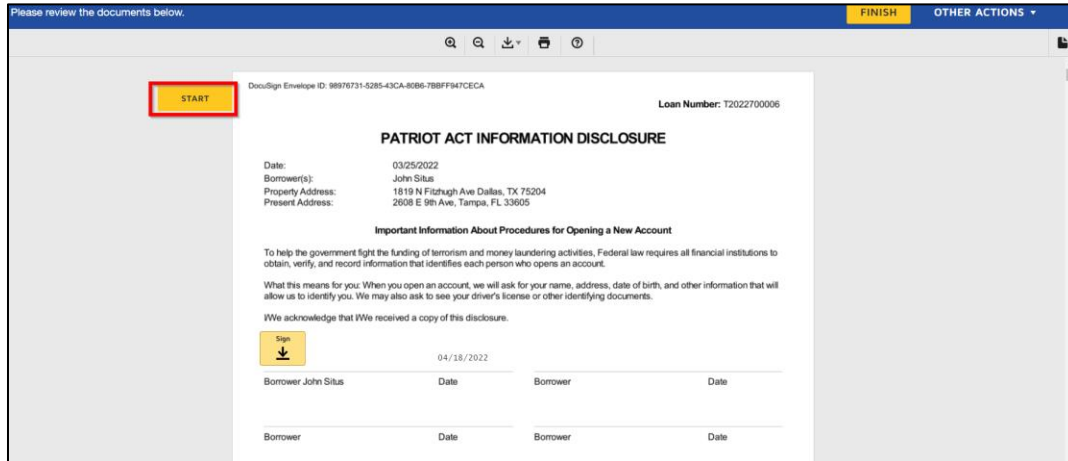


A new window will open that will prompt the borrower to enter an access code. Access code will be the borrower(s) last 4 digits of social security number. After the access code is entered, click 'VALIDATE'.



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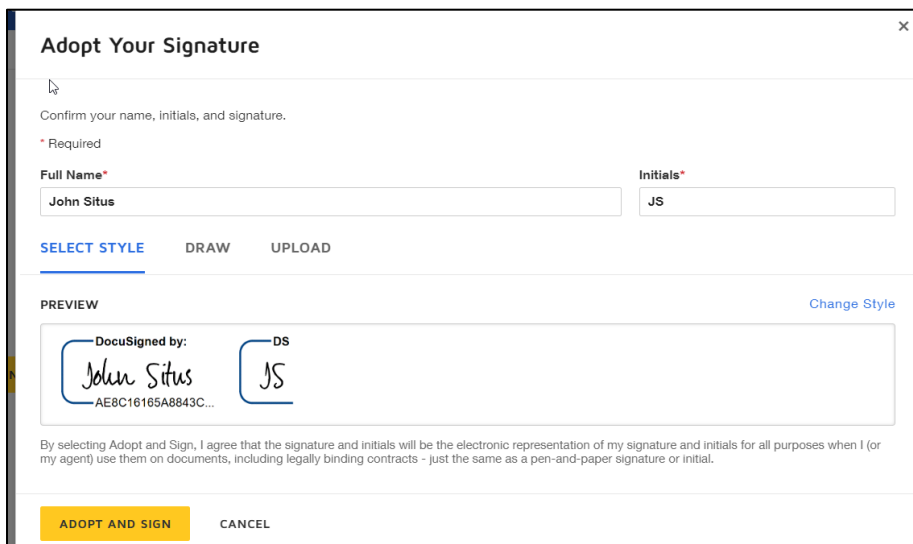
Initial disclosures will open. Borrower(s) should click 'START'.



There will be orange tab that says 'SIGN'. The borrower(s) will then click the 'Sign' with a down arrow where the signature belongs. After it is clicked, it will automatically take them to the next spot where a signature is needed.



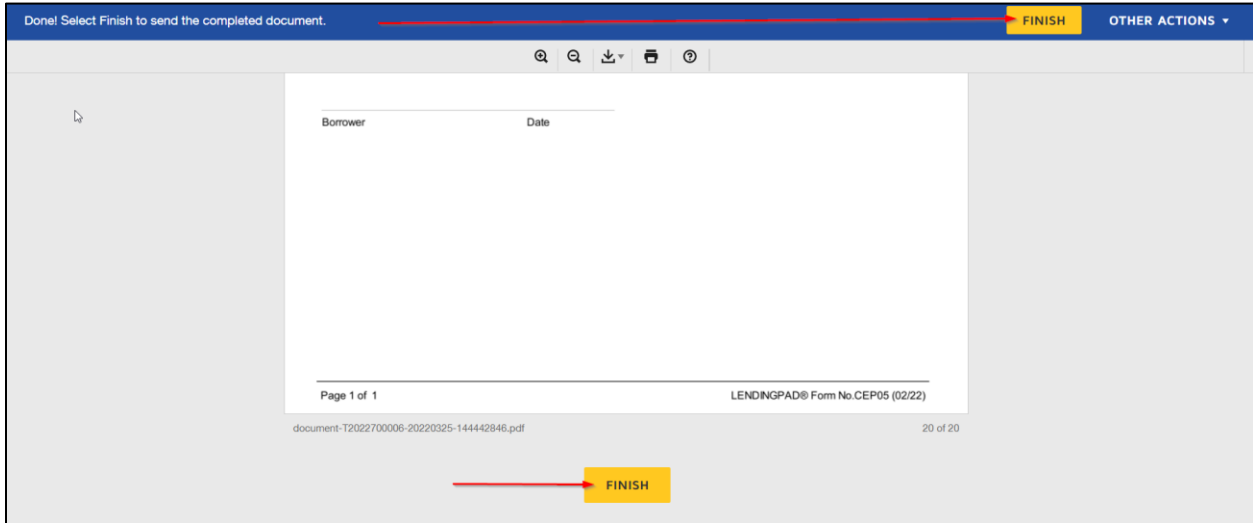
The first time 'Sign' is clicked, it will prompt the borrower(s) to Adopt Your Signature.



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After all spots have been signed, the borrower(s) will need to click 'Finish'. This is in two spots.



3. Error

If the borrower(s) does not get the email or has difficulties opening, they should let their broker know. The broker should let their account manager know what the issue is. Account manager will need to verify that it was sent to the correct email, the social in the system is correct, and/or resend the package.